PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Jean-Charles JAVERLIIAC

Application No.:

09/735,908

Filed: December 14, 2000

For:

AN INSURANCE METHOD

Attn:

Box Missing Parts

Docket No.:

108154

RESPONSE TO NOTICE TO FILE MISSING PARTS WITH DECLARATION AND TRANSLATION

Director of the U.S. Patent and Trademark Office Washington, D.C. 20231

Sir:

In response to the Notice to File Missing Parts of Application - Filing Date Granted (copy attached) mailed on January 31, 2001, submitted herewith are the executed Declaration of the inventor and, upon information and belief, an accurate translation of the application.

The attached Notice to File Missing Parts does not list the Declaration as missing. However, the application was filed on December 14, 2000 without a Declaration. Thus, we are submitting herewith the original Declaration. Any specification attached to and referenced in the Declaration is a copy of the specification and any amendments thereto which were filed in the Office in order to obtain a filing date for the application.

Attached is our Check No. 116321 for \$\square\$\$260.00 \$\square\$\$\$195.00 (entitlement to small entity status is asserted) for the fee under 37 C.F.R. §1.16(e) and §1.17(k).

Entry of these documents should complete all of the filing formalities and fully satisfy all requirements of the Notice to File Missing Parts. Examination and allowance of this application in due course are respectfully solicited.

The Director is hereby authorized to charge any additional fee (or credit any overpayment) associated with this communication to Deposit Account No. 15-0461. Two duplicate copies of this paper are attached.

Respectfully submitted,

William P. Berridge Registration No. 30,024

Thomas J. Pardini Registration No. 30,411

JAO:TJP/cln

Date: February 20, 2001

OLIFF & BERRIDGE, PLC P.O. B x 19928 Alexandria, Virginia 22320 **Telephone: (703) 836-6400**

DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461



In re the Application of

Jean-Charles JAVERLIIAC

Application No.:

09/735,908

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For:

AN INSURANCE METHOD

REQUEST FOR CORRECTION OF PALM RECORDS

Director of the U.S. Patent and Trademark Office Washington, D.C. 20231

Sir:

Attached is a photocopy of the original filing receipt on which three errors have been corrected in red. These three errors are being brought to the attention of the Patent and Trademark Office so that it may correct its records.

Respectfully submitted,

William P. Berridge Registration No. 30,024

Thomas J. Pardini

Registration No. 30,411

Date: February 20, 2001

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United States Patent and Trademark Office

COMMISSIONER FOR PATENTS

UNITED STATES PATENT AND TRADEMARK OFFICE

Washington, D.C. 20231 www.uspto.gov

APPLICATION NUMBER

FILING/RECEIPT DATE

FIRST NAMED APPLICANT

ATTORNEY DOCKET NUMBER

09/735,908

12/14/2000

Jean-Charles Javerliiac

108154

CONFIRMATION NO. 5746

FORMALITIES LETTER

OC000000005723575

Oliff & Berridge PLC

P.O. Box 19928 Alexandria, VA 22320

O 1 P FEB - 9 2001.

FEB 2 0 2001 20

NOTICE TO FREE INSSING PARTS OF NONPROVISIONAL APP

MARCH 31, 2001

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The application was filed in a language other than English. Applicant is required to provide an English translation of the specification and a statement that the translation is accurate. (See 37 CFR 1.52(d)).
- Applicant must file an English translation of the application, the \$ 130 fee set forth in 37 CFR 1.17(k), unless previously submitted, and a statement that the translation is accurate (37 CFR 1.52(d)).
- Because your specification was filed in a language other than English, the Office was unable to determine the number of claims submitted. Additional claim fees may be due once the number of claims can be determined.
- The balance due by applicant is \$ 130.

A copy of this notice MUST be returned with the reply.

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Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY

02/21/2001 SDENBOB1 00000089 09735908

01 FC:205 02 FC:139 65.00 OP 130.00 OP

By JB 6

2/12 10



United States Patent and Trademark Office

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Washington, D.C. 20231
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APPLICATION NUMBER

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ATTORNEY DOCKET NUMBER

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12/14/2000

Jean-Charles Javerliiac

108154

Oliff & Berridge PLC P.O. Box 19928 Alexandria, VA 22320



CONFIRMATION NO. 5746
FORMALITIES LETTER
OC00000005723575

Date Mailed: 01/31/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

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• The balance due by applicant is \$ 130.

A copy of this notice MUST be returned with the reply.

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Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



United States Patent and Trademark Office

FEB 2 0 2001

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WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER

09/735,908

FILING DATE

12/14/2000

GRP ART UNIT

FIL FEE REC'D

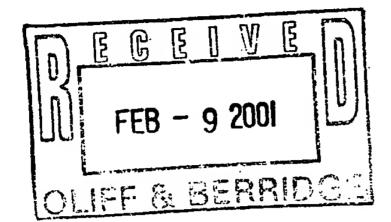
ATTY.DOCKET.NO 108154

DRAWINGS TOT CLAIMS

IND CLAIMS

CONFIRMATION NO. 5746

Oliff & Berridge PLC P.O. Box 19928 Alexandria, VA 22320



FILING RECEIPT

OC00000005723574

Date Mailed: 01/31/2001

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the PTO processes the reply to the Notice, the PTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

Jean-Charles Javerliiac, Gumps, FRANCE;

Continuing Data as Claimed by Applicant

Foreign Applications

Projected Publication Date: To Be Determined - pending completion of Missing Parts

Non-Publication Request: No

Early Publication Request: No

** SMALL ENTITY **

Title

An Insurance Method

Preliminary Class

Data entry by : ZEWDIE, BROUKTAWIT

Team : OIPE

Date: 01/31/2001

LICENSE FOR FOREIGN FILING UNDER Title 35, United States Code, Section 184 Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

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This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 36 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15 (b).

PLEASE NOTE the following information about the Filing Receipt:

- The articles such as "a," "an" and "the" are not included as the first words in the title of an application.
 They are considered to be unnecessary to the understanding of the title.
- The words "new," "improved," "improvements in" or "relating to" are not included as first words in the title of an application because a patent application, by nature, is a new idea or improvement.
- The title may be truncated if it consists of more than 600 characters (letters and spaces combined).
- The docket number allows a maximum of 25 characters.
- If your application was submitted under 37 CFR 1.10, your filing date should be the "date in" found on the Express Mail label. If there is a discrepancy, you should submit a request for a corrected Filing Receipt along with a copy of the Express Mail label showing the "date in."
- The title is recorded in sentence case.

Any corrections that may need to be done to your Filing Receipt should be directed to:

Assistant Commissioner for Patents Office of Initial Patent Examination Customer Service Center Washington, DC 20231